

TIDELANDS BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3185476	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$525	\$485	-7.5%	
Loans	\$340	\$331	-2.7%	
Construction & development	\$62	\$51	-17.0%	
Closed-end 1-4 family residential	\$81	\$88	8.3%	
Home equity	\$26	\$21	-21.2%	
Credit card	\$0	\$0		
Other consumer	\$3	\$2	-24.7%	
Commercial & Industrial	\$18	\$22	28.3%	
Commercial real estate	\$142	\$138	-2.9%	
Unused commitments	\$15	\$14	-9.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$61	\$63	3.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$22	\$18	-19.8%	
Cash & balances due	\$44	\$18	-58.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$498	\$462	-7.3%	
Deposits	\$452	\$437	-3.3%	
Total other borrowings	\$44	\$23	-47.7%	
FHLB advances	\$34	\$13	-61.8%	
Equity				
Equity capital at quarter end	\$27	\$23	-11.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	5.0%	5.5%	--	
Tier 1 risk based capital ratio	6.8%	7.4%	--	
Total risk based capital ratio	8.1%	8.7%	--	
Return on equity ¹	-10.0%	0.2%	--	
Return on assets ¹	-0.5%	0.0%	--	
Net interest margin ¹	2.7%	3.4%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	29.1%	42.9%	--	
Loss provision to net charge-offs (qtr)	16.5%	0.0%	--	
Net charge-offs to average loans and leases ¹	1.9%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	15.2%	9.7%	0.3%	0.2%
Closed-end 1-4 family residential	5.0%	2.8%	0.8%	0.2%
Home equity	8.9%	5.5%	0.4%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.5%	0.0%	1.0%	1.7%
Commercial & Industrial	8.1%	5.8%	0.3%	0.0%
Commercial real estate	4.0%	2.9%	0.5%	0.5%
Total loans	6.8%	4.2%	0.5%	0.3%